

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

FILED
1/27/21 10:44 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In Re:	:	Bankruptcy No. 20-10551-TPA
Ronald Dwight Lord, Sr. AND	:	Chapter 13
Mary Louise Lord,	:	
Debtor	:	
	:	Related to Document No. 26 and 30
Ronald Dwight Lord, Sr. AND	:	
Mary Louise Lord,	:	
Movant	:	
	:	
v.	:	
	:	
Select Portfolio Servicing, Inc.	:	
	:	
AND	:	
	:	
Ronda J. Winnecour/Esquire	:	
Chapter 13 Trustee,	:	
Respondents	:	

INTERIM MORTGAGE MODIFICATION ORDER

On January 21, 2021, the above-named Debtor and Select Portfolio Servicing (“Creditor”) entered into a trial modification (the “Trial Modification”), through the Court’s *Loss Mitigation Program* (LMP), with respect to the first mortgage on the Debtor’s residence. The terms of the Trial Modification require monthly payments in the amount of **\$463.74** (“Trial Payments”) to begin on **March 1, 2021** and to continue in that amount until **May 1, 2021** (the “Trial Modification Period”). In light of the need for an immediate change in the distribution to the Creditor, the Debtor requests the Court to enter this *Interim Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

AND NOW, this 27th day of January, **2021**, for the foregoing reasons it is hereby ***ORDERED***, ***ADJUDGED and DECREED*** that:

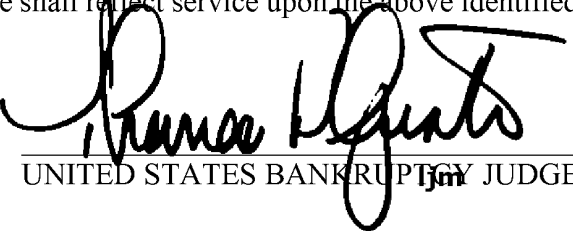
(1) The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor, with a payment address of PO Box 65450 Salt Lake City, UT, 84165-0450, for the Trial Modification Period. Each Trial Payment shall be made in the amount of **\$463.74** for the following months: March 1, 2021, April 1, 2021 and May 1, 2021. Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court.

(2) In the event that a Permanent Modification is reached between the Parties, the Debtor *immediately* shall file a *Motion to Authorize the Loan Modification* in compliance with *W.PA.LBR 9020-6(d)*.

(3) The LMP Period is extended until fourteen (14) days after the expiration of the Trial Modification Period. If the Debtor has not filed a *Motion to Authorize the Loan Modification* within fourteen (14) days after the expiration of the Trial Modification Period, then the Debtor shall *immediately* file and serve either a *Motion to Extend the Loss Modification Period* pursuant to *W.PA.LBR 9020-5(b)* or a *Motion to Terminate the Loss Modification Program* pursuant to *W.PA.LBR 9020-5(c)* that sets forth the specific reasons why an agreement was not reached.

(4) Any Party may seek a further hearing regarding the amendment or termination of this *Order* at any time during the Trial Modification Period by filing an appropriate Motion.

(5) Within three (3) days of entry of this *Order*, Debtor shall serve this *Order* electronically on the Chapter 13 Trustee at the following email address: **LMP@chapter13trusteewdpa.com** and Debtor shall not be entitled to rely on CM/ECF or United States Mail for service of this *Order* on the Chapter 13 Trustee. The Debtor's Certificate of Service shall reflect service upon the above identified email address.


UNITED STATES BANKRUPTCY JUDGE

Case administrator to serve:
Debtor(s)
Counsel for Debtor(s)
[Counsel for Creditor]
Ronda J. Winnecour, Esq. Ch 13 Trustee

In re:
Ronald Dwight Lord, Sr.
Mary Louise Lord
Debtors

Case No. 20-10551-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jan 27, 2021

User: bsil
Form ID: pdf900

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald Dwight Lord, Sr., Mary Louise Lord, 10610 State Highway 618, Conneaut Lake, PA 16316-2632

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15278790	+ Email/Text: jennifer.chacon@spservicing.com	Jan 28 2021 03:25:00	Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor CSMC 2020-RPL2 Trust bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Ronald Dwight Lord Sr. dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Mary Louise Lord dan@mrdebtbuster.com

District/off: 0315-1

User: bsil

Page 2 of 2

Date Rcvd: Jan 27, 2021

Form ID: pdf900

Total Noticed: 2

katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5